



What Are You Doing to Meet the Higher Cost of Living?

The problem is here. It must be faced, and solved. The farmer must learn to make two blades of grass grow where one grew before. The teacher or professional man must capitalize his brains more highly. The merchant must turn over his stock more often. The mechanic, the clerk, the wage-earner must increase his income. Have YOU solved the problem for yourself? Then we have a suggestion to offer:

PAID-UP STOCK CERTIFICATES OF

The Mutual Home & Savings Association of Newport News, Virginia "THE Dividend Payer"

Have solved the problem of increased income for hundreds of conservative investors in Newport News and in many states. These Certificates pay 6 PER CENT. NET...they are not subject to taxation, year in and year out...instead of the usual 3 per cent. or 4 per cent., or even 5 per cent.; and throughout the life of the Association...more than 14 years...have paid 6 per cent., without a dollar lost or gone astray. They are issued in denominations of multiples of \$100.00 for immediate income earning, the dividends at the above rate, being payable by check semi-annually. Why not get a fair return from what your money earns? If it is less than 6 per cent. it is not enough. Unless your income has grown in proportion to the increased cost of living you are losing ground. We can point the way to a larger return with equal or greater safety. May we send you the first edition of our new booklet, entitled "How to Increase Your Money's Earning Power to 6 Per Cent." It is FREE. We shall be glad to tell you our story and leave the decision with you.

Wm. C. Stuart
General Manager

*The Mutual Home & Savings Association
of Newport News, Virginia*
"THE Dividend Payer"

Rooms 11 and 12
First National Bank Building,
Newport News, Va.

A CORNER FOR MEN

LITTLE FABLES OF THE RISING YOUNG MAN

A FEW CHAPS AND THEIR THANKSGIVING.

The object of Thanksgiving is to be thankful. I say it to you, Horace, as one rising young man to another. If you haven't something for which you can be thankful cast your eye over this appended list of things that you might be thankful for, pick out one or two of them and—meditate.

You might be thankful, you know: That you didn't join that merry lit party of huckles who proposed celebrating Thanksgiving Eve with glasses that rattled with ice when you pick them up. Thanksgiving isn't New Year's, and, somehow, "Here's looking at you" or "Over the hills and far away" doesn't sound as cheerful in the cold gray dawn as it does when the waiter is taking a double-barreled order before the bar closes.

That your landlady is real nice and considerate in "loosening up" for turkey. Suppose it is the canned product—ain't the dressing made out of real stale bread.

That your winter underwear from last year can be made to last another season. Suppose those trousers of yours were as transparently "open work," as the aforesaid underwear—wouldn't you be in a pretty pickle. It's a commonplace subject, but, you see, one can be thankful about it at that!

That there's no such thing in the world as a "Thanksgiving present." Just suppose there were—wouldn't you be up against it, with Christmas only one month off?

That a certain girl can be induced to ask you up to her home for a real Thanksgiving dinner, and that the acceptance of such an invitation does not preclude an engagement or anything that even sounds like wedding bells.

That this same dinner is such a long drawn-out affair that you could not possibly get through it in time to take the aforesaid damsel to the

matinee. As for the football game, you needn't show up until just before dinner—and then all the reserved seats are sold out.

That cranberries may be eaten with a spoon in even the first circles.

That you are at last able to pass a sign with three gold balls without getting weak in the knees and gulping down your heart into the place where it belongs.

That small brothers can be made thoroughly satisfied and charitably disposed by giving them the "drumstick" of a turkey. The only difficulty is that a normal, healthy, edible turkey has but two of them, and Fletcherizing offers no attractions for the small brother when so engaged. As a last resort offer to take him to the football game, and he may let you talk to "sister" without demonstrating how to apply his "Boy Scout" principles to an invasion of the drawing room.

That you aren't the interne on the ambulance on duty at the football game.

That you don't have to purchase a new "rules book" each season to play the great American game.

That a loaded coal cart coming up the street isn't the crematory for your last ten-spot.

That no one so far has invented an idiotic form of Thanksgiving greeting. Christmas is always a "merry" one and New Year's "happy." Thanksgiving, so far, is just Thanksgiving.

That you have no mother-in-law to tell you how thankful you ought to be for having one.

She Knew the Symptoms. "What makes you think he had been to a drinking party?"

"He came home," sobbed the young wife, "wearing a phonograph horn for a hat."—Louisville Courier-Journal.

A Six Room Bungalow, Costing \$2,200 DESIGNED BY CHARLES S. SEDGWICK, ARCHITECT.



A six-room bungalow designed for a narrow lot, the width being 24 feet and the depth 44 feet. There are six rooms, the main living room being 11 feet 6 inches in width and 18 feet 6 inches in depth, with a large corner fireplace and one chimney serving for this and the kitchen and furnace.

There are three bedrooms, each provided with a good closet, also a hall closet. The bathroom would be located in the second story and two other rooms could be finished on second floor if desired, but are not included in this estimate.

The exterior treatment is with cobblestone foundation above grade to floor level, and a large pier of same stone built at the corner of porch and carried up to roof, this gives a very pleasing and artistic appearance and especially so if the stones are select-

ed with reference to color and shape. The main story is 9 feet in height, walls and ceilings plastered, and the exterior covered with metal lath and finished with cement stucco. The suggestion for paint is brown for all trimmings, and the roof red or brown with all slush painted white.

The inside is finished in mission brown stains, with plain casting and base and wall or picture rail carried around above the doors and windows. The floors are of birch and finished with a light brown stain and wax. The estimated cost is \$2,200, exclusive of heating and plumbing.

Explorers' Work Not Done. The reports that Canadian government engineers have discovered in the northwestern part of that country a mountain that is said to be the

highest on the continent and a lake of some 50,000 square miles in extent that had hitherto been unknown to the white man, are reminders of explorers' work that yet remains to be done. The mountain near the Porcupine River is said to surpass Mount McKinley's 29,480 feet by nearly 2,000 feet; the lake, lying in a great virgin tract into which no one seems to have entered before, is said to be 150 miles wide and more than 250 miles long.

Such discoveries reveal how much of the earth's surface remains to be dealt with by the explorer and the surveyor. Scarcely one-sixth of the land area of the globe has been subjected to reliable survey work. The upper valley of the Amazon, the northern part of Australia, the interior of Asia, Arabia, and New Guinea

are almost unknown. The maps of Albania, parts of Spain, Turkey and Russia are more hypothetical sketches based upon no exact surveys. The common belief that the arctic and antarctic polar regions are alone unconquered seems far from the truth. Every civilized nation has a terra incognita nearer home.—New York Sun.

FRENCH ARMY UNIFORM.

Only Great Power That Retains Conspicuous Colors.

It is announced that the minister of war has at last decided that the time has come when the French army must adopt a less conspicuous uniform than that at present in use. General Brun, it is stated, has ordered the drafting of a measure to be submitted to parliament providing for the change.

Up to the present France is the only great power which has retained the old style of uniform for its troops. The change which is now suggested is due, it is understood, to experiments recently carried out at the school of maneuvers at Chalons. There it was found, as was already well known to every soldier in the world, that the

blue coat and red trousers of the French infantry were vastly more conspicuous at all distances than a uniform composed of a single color, either gray or gray blue.

The delay in adopting a campaigning dress for the French soldier has been largely due to the fact that the authorities could not agree about the new color and to the opinion expressed by the French artillery officers that if a neutral tint was adopted they would find it difficult to support the infantry attack until the last possible moment—a practice to which the gunners of every army, but the French in particular, attach the highest importance. This opinion had great weight and undoubtedly postponed the change.

The reports made by French officers who have attended foreign maneuvers in recent years and perhaps the adoption of a neutral colored campaigning uniform by the Germans has at last convinced the French war office that France must follow the practice of the other great powers and adopt a new dress for the army.—Paris Correspondence London Telegraph.

REFLECTIONS OF A BACHELOR.

When temptation doesn't get a man

It's a sure sign he isn't around.

A chip of the old block is kindling for a fire to burn the money the other is worth.

A woman has such an imagination she could be a bride half a dozen times and think each was the first.

If you want to make a man admire you, ask him how he gets his clothes to look so fine on him and then don't go to sleep while he is telling you.

A girl who will be overcautious about stepping across a little puddle in the street will plunge into the sea of matrimony with her eyes shut.

—New York Press.

The Only Thing Lacking.

"Why are you so sure there is no such thing as a fourth dimension?"

"Because," replied the discouraged fat man, "if there was I'd have it."—Ladies' Home Journal.

Didn't Need Any.

Maid—There's a man at the door with a wooden leg, mum.

Mistress—Oh, tell him we don't want any.—Judge.

